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Attorney Docket No.: C064

**AFTER FINAL—PLEASE EXPIDITE****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPL. NO.: 10/041,946

ART UNIT: 3628

APPLICANT: James H. Wolfston, Jr.

EXAMINER: Ojo O. Oyebisi

FILING DATE: 01/07/2002

TITLE: Coordination of Independent Billing and Liquidity Providers to Facilitate  
Electronic PaymentsCommissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**RESPONSE TO OFFICE ACTION**

In response to the Office Action of May 2, 2007, the time to respond being extended to  
October 2, 2007, applicant responds as follows:

Remarks/Arguments begin on page 2 of this paper.

**CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8**

I hereby certify that this correspondence in being facsimile transmitted to the United States Patent  
and Trademark Office

On: September 24, 2007

By: \_\_\_\_\_

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